

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK**

Robert H. Jackson U.S. Courthouse  
2 Niagara Square  
Buffalo, NY 14202  
[www.nywb.uscourts.gov](http://www.nywb.uscourts.gov)

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In re \_\_\_\_\_ Case No.: \_\_\_\_\_  
Chapter: **7**  
SSN/Tax ID: \_\_\_\_\_

Debtor(s) \_\_\_\_\_

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**NOTICE OF TRUSTEE'S SUMMARY OF FINAL REPORT AND ACCOUNT, HEARING ON APPLICATIONS FOR  
COMPENSATION AND HEARING ON SUBSTANTIVE CONSOLIDATION (if applicable)**

TO THE DEBTOR(s), CREDITORS AND PARTIES IN INTEREST:

The United States Trustee Form 101-7-NFR: The Notice of Trustee's Final Report and Applications for Compensation is attached. Notice is hereby given that there will be a hearing regarding the Trustee's report held before the Honorable \_\_\_\_\_, United States Bankruptcy Judge on:

**DATE/TIME/LOCATION OF HEARING**

for the purpose (as appropriate) of examining and passing on the attached report(s) and account(s), acting on applications for compensation, and to transact such other business as may properly come before said hearing.

You are invited but not required to attend this hearing and be heard on this proposal. Creditors may be heard before the Court makes its decisions on these applications. The Court will also entertain any opposition creditors may have to the trustee's summary of the final report and account and the matter concerning substantive consolidation (if applicable).

(If box is checked): The trustee moves for substantive consolidation. When estates are consolidated, the assets of the debtor and the assets of the joint debtor are treated as one pool of assets, to be shared in by all creditors even if a creditor is owed money only by the only one of the debtors. Therefore, you may be affected positively or negatively. An overall advantage of consolidation is that it avoids disputes over the actual ownership of marital assets; the costs of such disputes could reduce the amounts available to all creditors.

(If box is checked:) The debtor(s) has been discharged.

Dated:

Lisa Bertino Beaser  
Clerk of Court